

Certificate of Notice Page 1 of 4
 IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE WESTERN DISTRICT OF PENNSYLVANIA

FILED
 12/10/24 2:48 pm
 CLERK
 U.S. BANKRUPTCY
 COURT - WDPA

IN RE: Rachel St. Germain-Figueras)

Rachel St. Germain-Figueras)

Debtor/Movant)

v.)

Ronda Winnecour)

Trustee/Respondent)

Case No. 23-21548-GLT

Hearing Date 12/19/24 @ 10:00am

responses due by 6/27/24

Chapter 13

RAB-1

Filed under Local Bankr.

Rule 9013.4 6(a)

Related to Docket No. 42

ORDER OF COURT

AND NOW, this 10th Day of December, 2024, upon consideration of the **DEBTOR'S**
APPLICATION FOR ORDER OF EMPLOYMENT OF SPECIAL COUNSEL it is hereby ORDERED, ADJUDGED AND DECREED as follows:

1. Steven Casker, Esquire of Lope Casker Law Offices of 207 E. Grandview Avenue, Zelienople, PA 16063 are hereby appointed as Special Counsel for the Estate/Debtor pursuant to the terms (including compensation terms) described in the Fee Agreement attached to the above referenced motion/application for the limited purpose of acting as attorney in connection with the interest in the Estate/Debtor in prosecuting the a claim giving rise to the Debtor's claim for Personal Injury as referenced to in the foregoing motion/application, *provided however*, no settlement of any claim is to occur without prior Court Order after notice and hearing.

2. Professional persons or entities performing services in the above case are advised that approval of fees for professional services will be based not only on the amount involved and the results accomplished, but other factors as well including: the time and labor reasonably required by counsel, The novelty or difficulty of the issues presented, the skill requisite to perform the legal service properly, the preclusion of other employment due to acceptance of this case, the customary fee, whether the fee is fixed or contingent, the time limitations imposed by the client or circumstances, the experience, reputation and ability of the attorney(s) involved, the undesirability of the case, the nature and length of the professional relationship with the client, and, awards in similar cases.

3. Approval of any application for appointment of counsel in which certain hourly rates/compensation terms are stated for various professionals is not an agreement by the Court to allow fees at the requested hourly rates or compensation terms and is not a pre-approval of the compensation pursuant to *11 U.S.C. 328(a)*. Final compensation, awarded only after notice and hearing, may be more or less than the requested hourly rates/compensation terms based on application of the above mentioned factors in granting approval by Court Order.

4. *Applicant shall serve the within Order on all interested parties and file a certificate of service.*


 Gregory J. Taddonio, Chief Judge
 United States Bankruptcy Court

Case Administrator to mail to:
 Debtor

ENTERED BY DEFAULT

In re:
Rachel L. St. Germain-Figueras
Debtor

Case No. 23-21548-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 10, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2024:

Recip ID	Recipient Name and Address
db	Rachel L. St. Germain-Figueras, 1802 Pointe View Drive, Mars, PA 16046-8923
sp	+ Steven Casker, Lope Casker Law Offices, 207 E. Grandview Avenue, Zelienople, PA 16063-1134
15627100	+ Brian St Germain-Figueras, 117 Penn Ave, Hatfield, PA 19440-2447
15627101	+ Brian St. Germain, 117 Penn Avenue, Hatfield, PA 19440-2447
15627103	+ CHRYLSER CAPITAL, PO BOX 961272, Fort Worth, TX 76161-0272
15627104	+ DIAMOND RESORTS, PO BOX 947380, Atlanta, GA 30394-7380
15620969	FREEDOM MORTGAGE, C/O KML LAW GROUP, PO BOX 9056, Temecula, CA 92589-9056
15627109	+ FREEDON DEBT RELIEF, 1875 SOUTH GRANT ST, UNIT 400, San Mateo, CA 94402-2676
15627110	JPMCB CARD, 301 NORTH WASHINGTON ST, FL 09, Wilmington, DE 19801

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy@Freedommortgage.com	Dec 11 2024 00:05:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
cr	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 11 2024 00:08:41	Merrick Bank c/o Resurgent Capital Services, P.O. Box 10368, Greenville, SC 29603-0368
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 11 2024 00:04:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15627099	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 11 2024 00:04:00	BANK OF AMERICA, PO BOX 30137, Tampa, FL 33630-3137
15627102	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 11 2024 00:20:40	CAPITAL ONE, PO BOX 31293, Salt Lake City, UT 84131-0293
15627321	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 11 2024 00:08:32	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15627105	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 11 2024 00:08:31	FIRST PREMIER BANK, 3820 n LOUISE AVE, Sioux Falls, SD 57107-0145
15620968	+ Email/Text: Bankruptcy@Freedommortgage.com	Dec 11 2024 00:05:00	FREEDOM MORTGAGE, PO BOX 619063, Dallas, TX 75261-9063
15627108	+ Email/Text: Bankruptcy@Freedommortgage.com	Dec 11 2024 00:05:00	FREEDOM MORTGAGE, 10500 KINCAID DRIVE, Fishers, IN 46037-9764
15641583	Email/Text: Bankruptcy@Freedommortgage.com	Dec 11 2024 00:05:00	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
15641296	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 11 2024 00:06:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15627322	Email/PDF: resurgentbknofications@resurgent.com	Dec 11 2024 00:08:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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15627111	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 11 2024 00:20:40	MACY'S CITIBANK, 911 DUKE BLVD, Mason, OH 45040
15627112	Email/Text: Bankruptcy.Notices@pnc.com	Dec 11 2024 00:04:00	PNC, PO BOX 747066, Pittsburgh, PA 15274
15641732	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 11 2024 00:20:45	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15638367	Email/Text: bnc-quantum@quantum3group.com	Dec 11 2024 00:05:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
15627113	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 11 2024 00:20:40	SYNCB/LEVIN FURNITURE, PO BOX 945036, Orlando, FL 32896-0001
15625800	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 11 2024 00:06:00	Santander Consumer USA, Inc., an Illinois corporation, d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
15640848	Email/Text: BNCnotices@dcmservices.com	Dec 11 2024 00:05:00	UPMC PHYSICIAN SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15627114	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Dec 11 2024 00:04:00	VERIZON, PO BOX 646, Baltimore, MD 21265
15638423	Email/PDF: ebn_ais@aisinfo.com	Dec 11 2024 00:08:31	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15627106	*+	FREEDOM MORTGAGE, PO BOX 619063, Dallas, TX 75261-9063
15627107	*	FREEDOM MORTGAGE, C/O KML LAW GROUP, PO BOX 9056, Temecula, CA 92589-9056

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Freedom Mortgage Corporation blemon@kmlawgroup.com lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

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Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Russell A. Burdelski

on behalf of Debtor Rachel L. St. Germain-Figueras Russ@BurdelskiLaw.com russ.burdelski@gmail.com

TOTAL: 7